

AMENDMENTS

Please amend the application as follows:

In the Claims:

Please substitute the following clean-copy text for the pending claims of the same number.

26. (Once Amended) An automated teller banking system, comprising:
- a remote access unit having:
 - a first user-depressable button;
 - a memory configured to store user identification data, including track one and track two data;
 - a low-power wireless transmitter; and
 - a controller configured to control the wireless transmitter to transmit the user identification data stored in the memory in direct response to a manual depression of the first user-depressable transmit button, without any verification of user identification data;
 - data formatting logic configured to format the user identification data, the data formatting logic being disposed to receive input from both the controller and the memory and to generate an output for the wireless transmitter; and
 - an automated teller banking machine having:
 - a receiver configured to receive wireless transmissions from a remote access unit;

a mechanism for reading information from a magnetic strip of a banking card;

data formatting logic disposed to receive an output from both the mechanism for reading information and the receiver; and

logic to verify account information for a user and an account identified by the user identification information; and

a network coupled to the automated teller banking machine for communicating account information, user information, and other information with a remotely-located database.

29. (Once Amended) A system for providing cardless access to a financial transaction machine, comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track one and track two data and a function code, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data and function code in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data;

an automated financial transaction machine having a magnetic card reader and receiving means for receiving the data and the function code transmitted from the remote access device via electromagnetic waves, and data formatting means responsive to outputs from both the receiving means and card reading means for obtaining user identification information therefrom; and